

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Giovanni A Hernandez
 Debtor

Case No. 16-18383-elf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 21

Date Rcvd: Mar 17, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 19, 2017.

db +Giovanni A Hernandez, 8754 Jackson Street, Philadelphia, PA 19136-2140
 13843539 +Burns & Kasmen, Two Bala Plaza, Suite 718, Bala Cynwyd, PA 19004-1514
 13832259 +Financial Recoveries, 200 East Park Drive, Mount Laurel, NJ 08054-1297
 13832258 +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
 13832264 +Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
 13832263 +Midland Funding, 2365 Northside Dr, Suite 300, San Diego, CA 92108-2709
 13869629 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 13832271 +Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
 13832272 +Visa Dept Store National Bank, Po Box 8218, Mason, OH 45040-8218

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Mar 18 2017 01:53:53 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 18 2017 01:52:58
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 18 2017 01:53:20 U.S. Attorney Office,
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13832261 E-mail/Text: camanagement@mtb.com Mar 18 2017 01:52:17 M & T Bank, Po Box 844,
 Buffalo, NY 14240
 13832262 E-mail/Text: camanagement@mtb.com Mar 18 2017 01:52:17 M & T Bank, 1 Fountain Plz,
 Buffalo, NY 14203
 13832267 EDI: TFSR.COM Mar 18 2017 01:43:00 Toyota Mtr, Toyota Financial Services, Po Box 8026,
 Cedar Rapids, IA 52408
 13832266 +EDI: WTRRNBNK.COM Mar 18 2017 01:43:00 Target, Po Box 673, Minneapolis, MN 55440-0673
 13832265 +EDI: WTRRNBNK.COM Mar 18 2017 01:43:00 Target, C/O Financial & Retail Svcs,
 Mailstop BT POB 9475, Minneapolis, MN 55440-9475
 13835643 EDI: BL-TOYOTA.COM Mar 18 2017 01:43:00 Toyota Motor Credit Corporation,
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 13832268 +EDI: TFSR.COM Mar 18 2017 01:43:00 Toyota Mtr, 240 Gibraltar Rd Ste 260,
 Horsham, PA 19044-2387
 13832269 +EDI: VERIZONEAST.COM Mar 18 2017 01:43:00 Verizon, 500 Technology Dr, Suite 500,
 Weldon Spring, MO 63304-2225
 13832270 +EDI: VERIZONEAST.COM Mar 18 2017 01:43:00 Verizon, 500 Technology Dr Ste 30,
 Weldon Spring, MO 63304-2225

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13832260 Finanta

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 19, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 16, 2017 at the address(es) listed below:

BRIAN CRAIG NICHOLAS on behalf of Creditor Lakeview Loan Servicing, LLC
 bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com
 DENISE ELIZABETH CARLON on behalf of Creditor Lakeview Loan Servicing, LLC
 bkgroup@kmllawgroup.com
 GARY F. SEITZ gseitz@gsbblaw.com, gfs@trusteesolutions.net;hsmith@gsbblaw.com
 PAUL H. YOUNG on behalf of Debtor Giovanni A Hernandez ykassoc@gmail.com, ykaecf@gmail.com,
 paullawyers@gmail.com, pyoung@ymalaw.com
 United States Trustee USTPRRegion03.PH.ECF@usdoj.gov

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

TOTAL: 5

Information to identify the case:

Debtor 1 **Giovanni A Hernandez**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-3322**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **16-18383-elf**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Giovanni A Hernandez

3/16/17

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.